



THE THIRD SIGN

GENEROSITY

Chapter Four



THE HAPPIEST PEOPLE I KNOW

THE HAPPIEST PEOPLE I know are also the most generous people I know. Is that a coincidence? I don't think so. The world proposes selfishness as the path to happiness. God proposes generosity as the path to happiness. I know many selfish people, but I don't know any who have a deep and lasting happiness. Selfish people always seem restless and discontented. The happiness we experience through selfishness is fleeting because it is dependent on external circumstances. But I also know some very generous people, and their happiness is not dependent on things going their way or on getting what they want; their happiness is rooted in the life of God. This happiness, this joy springs up from something that is taking place within them. We are all invited to that life and that happiness, and generosity is the path that leads there.

Sometimes I wonder, what is God really like? We spend a lot of time talking about God and Church, religion and spirituality, but sometimes all this talk can get in the way of us really thinking about God. Have you ever wondered what God is really like? How would you describe him? Finish this sentence: God is . . .

“God is love” is how John’s Gospel finishes the sentence (John 4:8). Nietzsche made headlines with the statement “God is dead.” What words would you use to describe God?

One word I would use is *generous*. In everything we attribute to God, I see immense acts of generosity. Creation is generous. Free will is generous. Life is generous. Love is generous. The generosity of God is awesome.

We find this divine generosity displayed in incredible ways by Jesus. I love to read the Gospels. I read them over and over again and always seem to catch new glimpses into the life and teachings of Jesus. The Gospels are always fresh. It’s not that they change, but I change. The circumstances of my life change, the questions I am grappling with change, and so the Gospels seem new. Or perhaps it is because I wasn’t open to a certain truth the last time I read a particular passage, but God has brought me to a new place, liberated me from a bias or blind spot, so now I am open to a truth that was always there. Sometimes I like to read the Gospels with one theme in mind. As I have been preparing to write this book, I have pondered the theme of generosity in the Gospels. It turns out it is a significant theme.

All the great figures that emerge in the Gospels are generous. Sure, you have the widow’s mite, an obvious act of generosity. But in every great Gospel figure you find generosity. Mary’s response to God when the angel appeared to her was an incredible act of faith, surrender, and generosity. The Magi, traveling from afar with gifts for the infant Jesus, were generous. The centurion begging Jesus to cure his servant was generous. The first twelve’s leaving everything to follow Jesus was incredibly generous. And

then there is Jesus himself. His first miracle in Cana was not a miracle of need; it was a miracle of abundance and generosity. Throughout his life he served people by teaching them, feeding them, healing them, providing spiritual leadership, and comforting them. Finally, in his suffering and death on the cross, he laid down his life for us in the ultimate act of generosity. The Gospels are a story about the triumph of generosity.

Generosity is at the heart of the Christian life, just as it is at the heart of the Gospel. For it is often through our generosity that we are able to bring the love of God to life for others in very real and tangible ways. God is by his very nature generous. God wants to convince us of his generosity, and in turn wants us to live generous lives.

But the world doesn't see it that way. Not surprisingly, again we stumble here upon the great divide between the way of life today's culture proposes and the life God invites us to live. While God is inviting us to a joyful life of selfless generosity, the world is trying to seduce us into an all-encompassing selfishness. Consider some of the differences:

God invites us to a life of gratitude while the world fosters discontent. God propose trust; the world arouses fear. God promotes giving; the world promotes getting. God invites us to cooperate with his providence while the world rallies behind self-determinism. God appoints us in stewardship while the world touts ownership. The world encourages entitlement when in reality everything is a gift from God. God invites us to look out for our neighbor; the world tells us to look out for ourselves. God operates from abundance; the world from a place of scarcity. God

created us out of generosity to live generous lives; the world encourages us to live a small, selfish life.

Generosity begins with gratitude. Are we grateful for all the blessings God has poured out upon us? In the interviews conducted with Dynamic Catholics it became obvious that highly engaged Catholics live in a state of gratitude. They have an overwhelming sense that their lives have been blessed. When I asked them to talk to me about the blessings that inspired this gratitude, they did not speak about extraordinary things. In fact, I heard nothing in those interviews that suggested that these people were any more blessed than others. But they recognized their blessings. They took time regularly to identify the people, opportunities, and possessions that brought them gratitude. It was a humbling experience for me. I realized that I have so much to be grateful for, but too often I take these blessings for granted or simply fail to reflect upon them. Am I a grateful person? There are days when I am filled with an overwhelming sense of gratitude, but on other days it is so easy to slip out of that state.

We are at our best when we are grateful. In Chapter One we spoke about spiritual health. One of the leading indicators of my own spiritual health is whether or not I am in a place of gratitude. I have observed this time and time again. When I get in a bad mood or become overwhelmed by a situation, I have usually lost the perspective of gratitude. Next time you are in a bad mood ask yourself if you are grateful. It is impossible to be grateful and be in a bad mood. It is when we step away from gratitude that we become irritable, restless, and discontented.

The world draws us into a conversation about all that we

don't have, but God invites us into a conversation about all that we do have. Which of those conversations is bouncing around your head today?

Stewardship & Providence

When we speak about generosity at church we usually do so in the context of stewardship, and we talk about three categories: time, talent, and treasure. Stewardship is the careful and responsible management of something entrusted to one's care. As Christians, we are taught that our time, talent, and treasure are all on loan to us from God—and that one day we will have to give an account for the way we managed them. The world says to do whatever you want with your time and talent, and as for your treasure—"It's your stuff!" "You earned it; it belongs to you." "What does God have to do with it?" "As for other people, let them take care of themselves." When we forget the true source of things, disorder begins to reign in our lives. God wants to lead us out of the chaos of this world and into his divine order.

Are you a good steward of what God has entrusted to you? Think about it for a moment. I know I have raised many questions in this book, but slow down, pause, and reflect upon this for a minute or two. If you consider the past twenty-four hours, were you a good steward of this time? How much time did you waste? How much time did you spend that didn't help you become a-better-version-of-yourself? Did you take time to pray? Did you give prayer your best time, when you had the energy to focus, or your

worst time, when you were exhausted from another busy day?

It's humbling to think about these questions, but unless we take time to reflect on how purposefully we are approaching our role as stewards we cannot grow in this area.

Now think about your talents. Are you a good steward of the talents God has entrusted to you? Are you using them to create the most good for the most people? Are you neglecting a talent God has given you?

Are you a good steward of the treasure God has entrusted to you? Are you grateful for the money and possessions that flow through your life? Are you generous with the things you have? Do you make them available to others to enjoy, or do you guard them jealously? Are you generous with the money you have at your disposal?

In Chapter Two we spoke about the value and importance of developing a daily routine of prayer, a time each day to step away from the world and pause to spend some time reflecting on our life and commune with God. The Prayer Process set forth in that chapter allows us to pause and reflect in this way each day.

Stewardship is one of the largest responsibilities God places on our shoulders. It is impossible to live up to this responsibility unless we approach it with great intentionality. The world places many obstacles in our way as we quest to be good and faithful stewards of all God has entrusted to us.

Providence and social justice are also at the core of the stewardship discussion. As Christians we are taught that God provides for our needs. This does not mean that we can sit around, do nothing, and expect God to put dinner on the table tonight.

Providence is not an excuse for laziness. We shouldn't ask for a miracle when all that is needed is an opportunity. Providence requires our cooperation.

The central question in any discussion about divine Providence is: Do you trust that God will provide for you? Intellectually and theologically it is easy to say yes, but practically we prefer not to have to rely on God. We prefer to take things into our own hands, and that is the line that we cross to join the world's perspective of self-determinism. Part of the reason is trust, but the other part is greed. God's promise is that he will provide for our needs, not that he will provide for our greed. This is where our world collides with our neighbors'. When we place our wants before our neighbors' needs we abandon our post as stewards. There is plenty of food in the world to feed everyone, and yet more than two billion men, women, and children are hungry right now. And it is not just in foreign lands that people are hungry. More than 20 percent of children in the United States live in poverty. Mother Teresa was more in touch with human need than most. It was out of her vast experience with the suffering of so many that she counseled us, "Live simply so that others may simply live." It is sobering to think that if we were willing to go without some of the things that complicate our lives or so many of the things that we don't really need, we would be able to save lives.

My eyes always fill with tears during the scene toward the end of *Schindler's List* when the war is over and Oskar Schindler and his wife are fleeing. Having saved so many Polish Jews from certain death, he is now hunted himself. He essentially purchased his workers from a corrupt Nazi officer under the guise of need-

ing them to work in his new factory, but in truth he was buying them in order to save their lives.

In the scene he is walking toward his car surrounded by the eleven hundred grateful Jews whose lives he saved. Now that it is over he comes to the realization that he could have done more, that he could have saved more lives. He says, “I should have sold the car, why did I keep the car? I could have got two more people.” He pulls a gold pin from his jacket and says, “This is gold. I should have sold it. I could have got another person.” Then Itzhak Stern, the Jew who worked with Schindler to bring all this about, grabs hold of Schindler and says, “You did so much. Look around you. Eleven hundred people are alive because of you.”

Schindler was by no means a perfect man, but what he did was heroic, and still he felt he had not done enough, as if he could have and should have done more. Millions around him were doing nothing, but still he knew in his heart that he could have done more.

Today there are fewer than four thousand Jews in Poland. There are more than six thousand descendents of the Jews Schindler saved around the world.

Most of us live far from the heroic generosity of Schindler. He went to extraordinary lengths, risking his own life, to save Jewish lives during the Holocaust. But it would be a shame to come to the end of our lives and realize that we could have done so much more for others.

We cannot do everything, but that doesn’t mean we should do nothing. We cannot save everyone, but that doesn’t mean we

shouldn't save some. Don't let what you cannot do interfere with what you can do. And what we can do, all of us, is make small sacrifices, and simplify our lives in some small ways so that others may simply live.

Once again the Gospel challenges us not theoretically, but in real and practical ways. It tries to make its way to the center of our hearts via the everyday events of our lives. I read something that caused me to pause and reevaluate my life a few weeks ago. It was something Leo XIII wrote in 1891: "Once necessity and propriety are taken care of everything else belongs to the poor." A few days later I discovered this quote from Fulton Sheen: "Never measure your generosity by what you give, but rather by what you have left." Like the rich young man, I find I have much. So each time I enter into this topic I find myself being challenged to be more generous than before.

Generosity and justice go hand in hand. If we take seriously our role as stewards of all God has entrusted to us, we will grow with every passing year to become more generous. If we are truly generous then social justice will become an integral part of who we are. When the Gospel is fully alive within us, there is no need to speak of social justice as something separate or think of it as another topic, for it is integral to the authentic Christian life. Once we immerse ourselves in the Gospel we realize that there is a level of generosity that goes beyond simply giving money and things to the poor. It is a generosity that challenges us to change the conditions that make them poor.

If we open our eyes we will discover that we are surrounded by need. The needs of others are always an invitation from God

for us to live generously. Every day many prayers go unanswered, and it seems to me that this is not because God did not want those prayers answered, but because he sent us to answer those prayers and we didn't heed the call.

The Scope of Our Generosity

There are so many ways to be generous. One of my passions is reading biographies. I was reading one about Robert Redford recently, and the author had interviewed many of the actors who had worked with Redford over the course of his career as an actor and director. One of the actors described Redford as a generous director. I thought that was an interesting description. The actor went on to explain that most directors just tell you how they want a scene done and then expect you to do it that way. "But Redford would ask you to do it the way he envisioned it, and then would say, 'OK, now let's do another take and try it your own way.' It was a very generous way of directing." There is a way to be generous in everything we do.

As I examined the lives and habits of Dynamic Catholics I discovered immense generosity. In the first phase of the research, which explored volunteerism and financial contribution to their local parish, it was determined that this 7 percent of Catholics are responsible for 80 percent of the volunteer hours and 80 percent of the financial contributions in a Catholic parish. These numbers alone demonstrate that highly engaged Catholics are committed to generosity. But what really captured my attention was

the variety of ways their generosity manifested itself in daily life. Generosity is a trademark of Dynamic Catholics. Their generosity in the traditional ways was to be expected. They are generous with their time and talent, with their money and possessions, but their generosity goes way beyond these commonly defined areas. It was the scope of their generosity that was particularly inspiring to me. What I discovered was not just a spirit of generosity, but a spirituality of generosity that reached deep into every corner of their lives.

Being generous is not just something that they do; it is a part of who they are. Generosity is central to their value system, and they often think in terms of how they can do the most good with what they have at their disposal.

When I spoke to their family and friends, I discovered the true depth and breadth of their generosity. Here I heard stories that nobody would ever tell about themselves.

The 7% are generous lovers, parents, and grandparents. Their neighbors and colleagues at work often acknowledge them among the most generous people they know. They are generous with their praise and their appreciation. They are especially generous in their encouragement. They are constantly encouraging people all around them. The scope of their generosity reaches into every aspect of life.

I remember one interview with a woman who had been identified by her pastor as part of the 7%. The interview was taking place in the lunchroom at her workplace, and during our time together one of her colleagues walked in. I asked the colleague a couple of questions. One thing she said provided a great insight:

“She is always looking for opportunities to be generous.” Most of us are passively generous to an extent. Dynamic Catholics are proactively generous. They don’t wait to be asked. They are looking for opportunities to be generous.

This all-around generosity makes them much loved by people who are close to them, as well as by people who know them just a little. It also makes them a beacon of God’s love in their community.

Ask them what the source of this great generosity is and they almost always cite how blessed they consider themselves to be, and how they themselves have been the recipients of incredible generosity throughout the course of their lives. They are strikingly grateful, and it became apparent just by talking to them that their gratitude and generosity are inseparably linked.

The two forms of generosity that stood out for me, perhaps because they are so uncommon in our world today, were service and virtue. On several occasions in which the person being interviewed was in a customer service role professionally, the approach he or she described was so very countercultural.

Fabulous customer service often seems like a relic of the past, until you meet Jessica, a forty-two-year-old mother of three, working part time in a call center for a cell phone company. “People only call my department when there is a problem, so they are already frustrated. No matter how negative and angry they are, I let that just float past. I am there to help them solve their problem, and if I can do that I know I can make their day go a little smoother. It’s my job and I get paid for it, but I also see it as part of my mission.”

How many people who have customer service roles see it as a

part of their mission to brighten people's day by providing world-class service? Dynamic Catholics make the connection between everything they do and their faith life.

The other form of generosity that stretched me beyond how I previously thought about it was in the area of virtue. Meet Peter, a thirty-nine-year-old father of four and an executive at a Fortune 500 company. "I work hard and I work a lot. I do it because I love it and I do it to give my family a good life. But a few years ago I realized that I was losing my temper more often with my children. A few weeks later it was Christmas Eve and I had just finished building new bikes for my two eldest. I looked at all the gifts under the Christmas tree, and a hundred thoughts started racing through my mind. I never had a Christmas like my kids were about to have as a child. They don't realize how tough so many children have it. I hope we are not spoiling them. But then I started thinking about how short my fuse had been lately. I wondered, if my patience was all I could put under the tree, how would our Christmas tree look tonight? It was a defining moment in my fatherhood, and for my life. I came to the realization that it is very easy to be generous with things compared to being generous with virtue."

It is here that we stumble upon the source of our virtue: God and our relationship with him. It is said that God will never be outdone in generosity. Jesus speaks of a return of a hundredfold in this world and eternal life in the next (Mark 10:31). How generous are you with God?

I suppose it is hard to be generous with someone who has

everything and needs nothing. And yet, like any loving parent, God yearns to be with his children. God yearns to be with us. He delights in spending time with us (Proverbs 8:31). One way we can be generous with God is by spending time with him. Not just the leftovers, the scraps of our day, but dedicating a specific time each day for prayer is one way to be generous with God.

Honoring the Sabbath is another way to be generous with God. The author of Malachi poses this question: “What man would dare rob God?”(Malachi 3:8) But we do, don’t we? The Sabbath belongs to the Lord, and I know from my own experience how easy it is to become preoccupied with the things of this world on Sunday. It requires a real intentionality to honor the Sabbath.

But the hardest way for us to be generous with God is by surrendering to his will for our lives. “Thy will be done, on earth.” That means in our daily lives. “Thy will be done.” In everything we think, do, and say. Surrendering ourselves to the will of God is the Mount Everest of spirituality and a great opportunity for each of us to be generous with God.

Every day presents an endless string of opportunities to share the love of God with other people by being generous.

How Generous Are You?

Most people think of themselves as generous, but if you get any group of people together and ask them for their time, talent, or treasure, some will be far more generous than others. The temp-

tation is to say that those who give more money have more money, or those who volunteer more time have more time. But this is not true. Very often the busiest people are most generous with volunteering. I am often amazed at the people who volunteer to organize events in their cities for Dynamic Catholic. It takes so much time to organize a great event. So when I meet these volunteers and learn about their lives, I think to myself, “How on earth did you find time to put together such a great event?” The answer is, they didn’t find time—they made time! The saying “If you want something done, ask a busy person” seems to hold true. Similarly, there are numerous studies that show that people with relatively modest incomes (and virtually no wealth) are often much more generous than those who have much more. They make giving a priority. Some people are simply more generous than others.

We are all called to live generous lives, and to grow in the area of generosity is one of the surest ways to grow spiritually. But in order to grow our generosity, we first need to get a sense of where we are today.

How generous are you? Give yourself a generosity score between one and ten, with one being the meanest, stingiest person you can imagine (think of Scrooge from Dickens’s *A Christmas Carol*) and ten being the most generous person you have ever known. Circle your score on the page.

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

Now let’s break it down into the three areas of stewardship that we generally talk about at church: time, talent, and treasure.



How generous are you with your time?

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

How generous are you with your talent?

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

How generous are you with your treasure?

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

Now let's consider some other areas of your life.

How generous are you in your marriage (or in your primary relationship if you are not married)?

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

How generous are you with patience?

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

How generous are you with God?

1 • 2 • 3 • 4 • 5 • 6 • 7 • 8 • 9 • 10

This simple exercise helps us to realize where we are on the spectrum of generosity. Perhaps this moment of introspection leads us to the conclusion that we are not as generous as we thought we were. On the other hand, it may bring us to the realization that even though we have been very generous in the past, we have great opportunities to be even more generous in the future. Regardless of what conclusions the exercise leads us to, one of the key lessons here is that it is important to measure things that matter.

Giving yourself a score between one and ten for your generosity is not scientific, but if you are honest with yourself and score yourself each month for a year, you will find yourself becoming more generous. Measurement creates awareness, awareness leads to intentionality, and intentionality drives behavior.

If you want to change something, start measuring it. If you want to lose weight, weigh yourself first thing every morning. Write down your weight every morning. It seems like a small thing, but what it will do is cause you to become more conscious of the foods and activities that cause you to gain or lose weight. Measurement causes us to live more intentionally.

A couple of years ago I received an e-mail from a priest. He mentioned that many of his parishioners did not make time, even a few minutes each day, to pray, and he asked if I had any suggestions. I had someone on my team design a simple card the size of a business card. On the card was listed each day of the week with a box next to it. The idea was to ask people to record exactly how many minutes they spent in prayer each day, and write it on the card. At the bottom of the card there was a box for the total number of minutes spent in prayer that week.

I encouraged the priest to pass the cards out at Mass each Sunday and ask his parishioners to record how many minutes they spent in prayer each day. They were then asked to place their cards in the collection basket with their offering the following week. After six weeks the priest e-mailed me and asked what he could do to encourage the parishioners to pray more. It was just before Lent, so I suggested he set a goal for the parish by totaling up the minutes the parish spent in prayer for the previous six

weeks and coming up with a weekly average, and then setting a goal of 50 percent more.

The priest gave a homily the Sunday before Lent about how many minutes there are in a week. “There are 10,080 minutes in a week,” he began, and then he went on to speak about how few of these minutes we spend in prayer before challenging the people to commit together as a parish to pray more during Lent. Finally he revealed his goal and announced that cards would be passed out at the end of Mass.

Each week during Lent he published the goal in the bulletin, and the result for the previous week. Sure enough, the number of minutes spent in prayer grew each week to meet and then far exceed the goal.

If you can’t measure it, you can’t change it. Measurement is key to personal growth and integral to parish growth. Certainly, there are some things that are very difficult to measure—how generous you are with your patience or forgiveness, for example. There are other things that are very easy to measure, such as how generous you are with your money. But there is something that holds all these together. It is unlikely that those who are unwilling to be generous with their patience or forgiveness will be generous with their money. Similarly, if we are not generous with our neighbor it is unlikely that we are generous with God. There may be many ways to express our generosity, but they are all interconnected and flow from one heart.

Is God calling you to live more generously? I have never asked this question and heard no as the answer. Every time I ponder this question God challenges me to a greater level of generosity—

not because he wants me to give all my time, talent, and treasure away to others, but because he wants me to live a free and happy life. The happiest people I know are the most generous people I know, and they seem free from the things of this world in a way that is to be admired. Every time I think about how God is challenging me to live a more generous life, I think about the money I spend on frivolous things that I don't really need and the time I waste just being lazy. All this brings me to the realization that God is not calling me to give up something that is essential to my welfare or the welfare of my family; he is just asking me to generously dispense a portion of my excess.

But still I am resistant. Are you resistant to the generosity God is calling you to? This is one of the baffling parts of the spiritual journey. At every step God leads us into a better life than we were in before, filled with more joy, freedom, and happiness—and yet we still resist his every next step. So, what's holding you back from being more generous? Is it real or imagined?

What's holding you back from being more generous with your time? What's holding you back from being more generous with your talent? What's holding you back from being more generous with your treasure?

Pause for a moment and really ponder these three questions.

My experience has been that when we sit down and really think on these questions a little, almost everybody aspires to greater levels of generosity. The problem is life gets in the way. The demands on our time, talent, and treasure are enormous. Nurturing relationships requires endless amounts of time. Unexpected financial needs and dilemmas always seem to be popping up. It's not that

people don't want to grow in their generosity; it's just that life seems to be pulling us in many directions all the time.

If we are to grow in generosity, it needs to be an intentional effort. Life is so busy and distracting. We are not going to just stumble upon greater generosity. We are pulled in so many different directions that unless we make greater generosity a priority it will not happen.

In many ways generosity is the external proof that the Gospel has taken root in our hearts. It is a lie to say that we love God if we do not love our neighbor, and generosity is at the very core of that love of neighbor. A Christian who is not generous is no Christian at all. The Gospel challenges us in ways that are difficult but profound. Time and time again we are called to give something up, but only so that we can become more perfectly who God created us to be. It is just one of the ways that Christianity invites us into a paradox. It is by giving that we receive, and even more so, it is by giving that we become.

Money – a Starting Point

How did you feel when you read the heading for this section? What was your emotional response to these four words? We tend to have strong emotional reactions to money and talk of money. So much of our hopes, fears, security, and identity can be affected by money, and so we tend to be on high alert around the subject. There is also a powerful connection between money and spirituality. When it comes to generosity, money is either a starting point or a stumbling block.

I must admit that what surprised me the most about the research surrounding the third sign was how much some of the conversations were focused on money, and not at all in the ways I had expected. But during the interviews with the 7% the reason soon became clear. I was sitting at a kitchen table in Philadelphia with one couple, Jim and Phyllis. We had been talking about generosity for some time, and then Jim said something that stopped me in my tracks: “There is a reason Jesus talked more about money than any other subject.” My mind started racing, trying to verify this point. Did Jesus talk more about money than anything else? I had never really thought about it.

“Why do you think that is, Jim?” I finally managed to ask. “I cannot be certain,” Jim began. “I am not a Scripture scholar, but from my own experience it seems that money has a way of getting ahold of us, and from there it can control us in ways that are so subtle that we are often not even aware of it at the time.”

Phyllis added, “Money is just one of those things that can become a huge obstacle to spiritual growth.”

It was one of the many powerful moments that I experienced throughout the course of the interviews. Now I decided to play the devil’s advocate a bit. “But there are many ways to be generous other than with money, right?” I asked.

“Absolutely,” Jim affirmed. “But if you are not generous with your money you will not be generous with your heart. In this way it is incredible how powerfully our attitude toward money can affect our relationships with our family and friends—and of course our relationship with God. Yes, there are many ways to be generous, but none of these relieve us of our need and responsibility to give financially.”

One of the most common complaints about the Church is that we talk too much about money. However, I am absolutely convinced now that we don't talk enough about money. Money is so important to spiritual development that we need to talk about it much more than we do. The main issue here is that we tend only to talk about money when we are asking people to give. It is our partial treatment of the topic that rubs people the wrong way. We need to start talking about the whole money picture: giving, earning, saving, and spending. If we really want to help people grow spiritually, it is essential that we help them develop a healthy relationship with money. In fact, until we help people develop a holistic approach to money in their lives we will never really set them free to give generously the way God invites us to.

This is a perfect example of how we can meet people where they are and lead them to where God is calling them to be. Money is a part of everybody's daily life; it has a way of reaching its tentacles deep into every relationship. Fostering in people a spirituality of money is critical in today's world.

Sure, the research found that 6.8 percent of American Catholics make 80 percent of the financial contributions to parish life. But that is the effect. The cause is that highly engaged Catholics tend to have vibrant spiritual lives, deeply personal relationships with God, and a spiritual approach to money. This spirituality of money emerges from a broader philosophy of money. People who are generous with their money tend to have thought through the financial affairs of their lives. Thomas Aquinas wrote, "Grace builds on nature." In the area of money we all have a living and breathing example of this truth. The grace of giving emerges

from the very practical work of formulating a budget and realizing that you earn (or have) enough to be generous with others.

Too often we talk to people about giving more money, but we don't help them develop a spirituality of money, and a day-to-day philosophy of money. In these circumstances, when people do give, they very often give for the wrong reasons, which is actually not very healthy for a person and can easily stunt spiritual development. When people say the Church only ever talks about money, there is often a deeper cry hidden here. Maybe this is why Jesus spoke about money so much, because he realized that in our spiritual development money is either an opportunity for growth or an obstacle to it.

Catholics will not become more generous just by being asked to give more and to give more often. They will become more generous when we help them to understand the spirituality of money and personalize it for their own lives and circumstances. If we help Catholics to develop a practical spirituality around money they will become the most generous people in the world.

The Generosity Challenge

I had my whole world rocked in this area one Sunday afternoon many years ago at a retreat. The priest leading the retreat gave a talk describing his own experience of arriving at a new parish that was in financial distress. He dreaded going to the parish from the moment he was assigned, and once he arrived became increasingly anxious about the financial situation.

One day he called another priest, who had been a longtime friend, because he just needed to talk to someone about the situation. He hoped that his friend would console and encourage him, but instead he challenged him to introduce tithing into the parish budget. “I can’t pay the bills as it is, and you want me to give ten percent away?” the priest said to his friend. “You’re crazy.” The other priest said to him, “It seems you trust your money more than you trust God.” This stung the priest right to his core, and over the next several weeks he struggled with the idea. One day he went over to the church at lunchtime and just sat in front of the tabernacle for a long time. Finally he decided that he would lead the parish to become a tithing parish.

On Monday after the Sunday collections had been counted, he went to the bank, opened a new account, and deposited 10 percent of the collections in that account. Each month for twenty years now, he has distributed 10 percent of the parish’s income to various charities and ministries and to those in need. Little by little, the people of the parish were also won over to the idea of tithing. Today that parish is a vibrant spiritual community with excellent facilities and fantastic programs. It supports many ministries locally and beyond, and has a couple million dollars in the bank.

The priest finished his talk by challenging us to consider tithing in our own lives. I was thirty years old, had been a Catholic my whole life, and nobody had ever asked me to consider tithing. I was convicted as I heard his talk that day. Sure, I considered myself a generous person, but his talk challenged me to examine my financial giving, and what I discovered was that I was not particularly generous with money.

The following week I sat down and calculated what percentage of my annual income I had given to my parish and other charities over the past three years. The figure I came to was about 2 percent. Among Catholics my generosity was better than average, but nothing special. Statistically when compared with the general population I was not generous at all.

But—and we all have many buts in the area of money—the challenge to tithe seemed too much. My financial commitments at the time made it seem impossible. I read quite a bit on the subject, and many would say you had to take a leap of faith and just give the 10 percent away. Right or wrong, I was not capable of that leap of faith.

I prayed about it for a few weeks, and kept recalling the original inspiration I had found in the talk the priest had given on retreat. Finally, I came to a resolution. I would increase my giving by 1 percent of my income each year until I reached 10 percent. I laid this plan before God in prayer and I felt at peace.

Over the years, it turned out I was able to increase my giving by more than 1 percent some years. When we reached 10 percent my wife and I talked about how blessed we had been and decided that we would continue to increase our giving by 1 percent each year until it was no longer possible. This is not possible for most people. I am aware that I have been blessed more than most in the financial area. The point is each of us must prayerfully consider what God is calling us to in this area and set goals for ourselves accordingly. Recently I read about a very successful businessman who had committed to a reverse tithe—that is, each year he would live on just 10 percent of his income and give 90 percent to

his church and various other charities.

The path I have taken to become more generous with money is not the only way, but it has worked for me and allowed me to grow in generosity in many different areas. By becoming more generous with money I have become more generous in my relationships and in every aspect of my life. All this is the result of one priest having the courage to challenge me to rethink financial generosity.

How much should you give? I don't know. Only you can answer that question. I know that tithing is deeply rooted in the Old Testament. I also know that it is not mentioned a single time in the New Testament. The New Testament's prescription is much more difficult. Here we are encouraged to give according to what we have; the more we have, the more we should give . . . and we almost all have so much more than the people of Old Testament times.

Research conducted by the Dynamic Catholic Institute revealed that only 1.9 percent of American Catholics tithe. Research by the Barna Group shows that five percent of Americans tithe. Protestant Evangelicals are four times more likely to tithe than Catholics; 8 percent of their population tithe. In 2007, Christians in the United States gave \$1,426 on average to their church and/or various other charities. When broken out as a subgroup, Catholics gave an average of \$984. Non-Christians gave \$905, while atheists and agnostics gave \$467.

I don't know how much you should give, but here are some things to consider. How much is enough? I have never met anyone who had just enough. It doesn't seem to matter how much

money we have; we always tend to think we need more. How much would you have to give away to feel it? We tend to give away a fraction of our surplus. The truth is we never really needed it to begin with. Sacrificial giving goes beyond, to a place where our giving actually requires us to go without something. How much do you have? Most of us have enough to be generous. What does God want you to do with your money? Many of us spend very little time thinking about this question, which shows that we don't take our roles as stewards seriously.

So, this is my challenge to you. I call it the Generosity Challenge. Take some time over the next week or two and calculate what you gave to your church, charities, and people in need last year as a percentage of your annual income.

Once you have that number, I challenge you to give one percent more of your income this year than you did last year. Furthermore, I challenge you to increase this giving percentage by one percent of your income each year until you reach a tithe of 10 percent (or until it simply is not possible or prudent for you to give any more). Goals bring out the best in us. We have goals for everything else; isn't it time we had some generosity goals? You will be amazed how this proactive approach to giving changes you. Now rather than waiting until you are asked to give you will be looking for opportunities to give.

As with each of the four signs, we discover that the key concept of continuous improvement can be very powerfully deployed when it comes to financial generosity.

But beyond giving, within this chapter there may be a greater call for you to have a look at the whole of your personal finances

and reassess your relationship with money. Maybe it's time you had a budget! Perhaps there are some other practical money matters that need your attention in order for you to be a good steward. We don't just stumble into a life of financial generosity. It requires intentionality. Without an intentional plan around money and giving, it is too easy for money to get a grip on us.

We have covered a lot in this section and in this chapter. What is critical is that you don't get overwhelmed. Break it down into manageable pieces, so that you can say, "I can do that!"

The Most Generous People You Know

Who are the most generous people you know? Ask someone this question and you will more than likely hear an inspiring story. When I reflect on this question there are two groups of people that immediately come to mind, who have had an enormous impact on my work over the past twenty years. Every year I am more grateful for these people, without whose generosity I would never have been able to reach as many people as I have.

The first are event organizers. When I arrive at an event I am intensely aware that the planning for that event began about twelve months earlier. For almost a year this group of dedicated volunteers has been working tirelessly to make this event a success. When I meet people on the organizing committee I often wonder to myself, "How did you have time to organize this event?" Like most people today, they have very busy lives filled with lots of commitments and responsibilities. Their generosity is inspiring.

The other group that immediately comes to mind when I think about the most generous people I know is the Ambassadors' Club. This is the most inspiring group of people I know. These are the faithful members who drive almost everything we do at the Dynamic Catholic Institute. Each ambassador commits to giving a monthly donation to support our work. Last week at an event a man told me that he had decided to give up cable television and give the money to us instead. He explained that at first it was the hardest thing he had ever done, but now, a year later, it is the best thing he has ever done. He went on to explain how it had changed his life: "My marriage is better than it has ever been. I'm a much better father. I am really growing spiritually for the first time in my life. It's amazing—just because I am watching less television."

Everywhere we turn there is generosity. The daily generosity of parents and the sacrifices they make for their children; the incredible generosity of our priests, men who give their lives to serve God's people and lead them spiritually; the courageous generosity of all those who serve in the military; and humanity's constant efforts to relieve the suffering of the poor and the marginalized. And still, it is so easy for us to selfishly focus on ourselves. But with every passing day, God is gently inviting us to live more generously, calling us to switch the focus off ourselves and onto others.

"It is better to give than to receive." (Acts 20:35) The more we are mindful of how much we have received, the more we are inclined to look for opportunities to give. God is the supreme giver, and whenever we give we grow in the image of God, become a-



better-version-of-ourselves, and live holy lives.

“May our love for you express itself in our eagerness to do good for others.” This is the opening prayer for Mass from the twenty-eighth week of Ordinary Time. Notice the wording. We are not called to give begrudgingly. It is not even a willingness to do good that God calls us to. Far above these, when we are at our best as human beings, we are filled with an eagerness to do good, an eagerness to give generously, and an eagerness to help our brothers and sisters regardless of what ocean or idea separates us.

May God bless us all with an eagerness to live generously.

CHAPTER SUMMARY

GENEROSITY

- The happiest people I know are also the most generous people I know.
- God is generous, and generosity is at the heart of the Christian life.
- Generosity begins with gratitude.
- Dynamic Catholics live in a state of gratitude. They have an overwhelming sense that their lives have been blessed.
- The world draws us into a conversation about all that we don't have, but God invites us into a conversation about all that we do have. We are at our best when we are grateful.
- When we speak about generosity at church we usually do so in the context of stewardship, and we talk about three categories: time, talent, and treasure. Stewardship is the careful and responsible management of something entrusted to one's care. As Christians, we are taught that our time, talent, and treasure are all on loan to us—and that one day we will have to account for the way we managed them.
- Don't let what you can't do interfere with what you can do.
- Generosity is a trademark of Dynamic Catholics. They are generous with their time and talent and with their money and possessions, but their generosity goes way beyond these commonly defined areas. They have not just a spirit of generosity, but a spirituality of generosity that reaches deep into every corner of their lives. Generosity is central to their value system, and they often think in terms of how they can do the most good with what they have at their disposal.
- The 7% are generous lovers, parents, and grandparents. Their

neighbors and colleagues at work often acknowledge them among the most generous people they know. They are generous with their praise and their appreciation. They are especially generous with their encouragement. They are constantly encouraging people all around them. The scope of their generosity reaches into every aspect of life.

- Establish giving goals. Give one percent more of your income this year than you did last year to your church and favorite charities. Increase this giving percentage by one percent of your income each year until you reach a tithe of 10 percent (or until it simply is not possible or prudent for you to give any more). Goals bring out the best in us. We have goals for everything else; isn't it time we had some generosity goals?
- The third sign of a Dynamic Catholic is Generosity.

KEY CONCEPTS:

*Generosity; Stewardship; Divine Providence; Tithing; Money;
The Generosity Challenge; Giving Goals.*